ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

WHAT IF I’M ALREADY COVERED?

3 reasons to stick with your student Plan:
1. Most plans don’t offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less!
2. You can combine plans to maximize your overall coverage—up to 100%.
3. Your parent’s insurance plan could stop covering you completely if you’re a part-time graduate student over 21, or a full-time graduate student over 25.

FAMILY ENROLMENTS

You can enrol your family (spouse and/or dependent children) each year by paying an additional fee, over and above your fee as a member of the Plan. Common law and same-sex couples are eligible.

ADD UNLIMITED DEPENDANTS TO YOUR PLAN

Visit www.studentcare.ca for eligibility details. Enrolment forms are available at the SOGS office, located in the University Community Centre, Room 260, and on the SOGS website (sogs.ca).

OPTING OUT

1. Use the Graduate Student Portal at https://grad.uwo.ca/student/index.cfm
2. Provide proof of your alternative health and dental coverage (such as a copy of your benefits card or a letter from your parent’s or spouse’s employer) if requested by SOGS staff.
3. Receive a refund on your tuition statement shortly after the Change-of-Coverage Period.

WHEN CAN I CHANGE MY COVERAGE?

- Fall Term (enrolments and opt outs):
  SEPT. 1 – 30, 2017
- Winter Term (enrolments and opt outs for new students only):
  JAN. 2 – 31, 2018
- Spring Term (enrolments and opt outs for new students only):
  MAY 1 – 31, 2018

THE EASE OF CLAIMING AT YOUR FINGERTIPS

QUICK CLAIMING & REIMBURSEMENT

Submit your claims quickly and securely through your smartphone!
Search Studentcare mobile to download the app now.

SAVE MORE MONEY!

- Your Plan Coverage
  You’re covered for the insured portion of your Plan regardless of the health practitioner you choose.
- Using the Studentcare Networks
  By consulting a Network member, you’ll get additional coverage.

Example of a claim made using a Studentcare Dental Network practitioner:

TOTAL COVERAGE: 100%

EXCLUSIVE SAVINGS FROM NETWORK PARTNERS

- LASIK MD
  $50 OFF PER EYE ON STANDARD LASIK
  $100 OFF PER EYE ON CUSTOM LASIK
- Independent specialists
  30% OFF PRESCRIPTION EYEGlasses, UP TO $75 DISCOUNTS ON EYE EXAMS AND CONTACT LENSES
- Clearly
  WITH COUPON CODE STUDENTCARE17:
  10% OFF CONTACT LENSES
  25% OFF EYEGlasses (EXCLUDING OAKLEY AND ARNETTE BRANDS)
- Rexall
  10% OFF PRESCRIPTION DRUGS (MAX $40)
  20% OFF SELECT REGULARLY PRICED RX ALL BRAND NON-PRESCRIPTION PRODUCTS
- Psyvitality
  PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS
- and more!
  DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS

2017-2018
YOUR SOGS STUDENT HEALTH & DENTAL PLAN

Make the most out of it
WHAT IS A HEALTH AND DENTAL PLAN?

- Extended health and dental coverage that fills the gaps in provincial health care and other basic health-care programs.
- Service provided by your student society, SOGS, and administered by Studentcare, the leading provider of student health and dental plans in Canada.

WHO’S COVERED?

All full-time graduate students at Western University who have paid their ancillary fees and who are members of the Society of Graduate Students (SOGS) are automatically covered by the SOGS Health & Dental Plan.

Certain exceptions exist. Please check your student account to confirm if you have been charged the Plan fees.

The following students may be eligible to enrol themselves in the Plan:

- Part-time students
- Co-op students on Work Term in the fall
- Students on leave
- Practicum or internship students on Work Term in the fall
- Post-doctoral fellows and associates

Find out more at:

- www.studentcare.ca

HOW MUCH DOES IT COST?

For details on fees, visit the SOGS office (located in the University Community Centre, Room 260) or the SOGS website (sogs.ca).

WHAT ARE MY GROUP NUMBERS?

- Health, vision, and dental: Q1109 (insured by Desjardins Financial Security Life Assurance Company)
- Travel: 97180 (administered by Blue Cross)

QUESTIONS?

STUDENTCARE.CA
TOLL-FREE: 1 866 358-4435
Society of Graduate Students (SOGS)
Rm. 260, University Community Centre
Western University
London, ON N6A 3K7
sogs.ca

HEALTH & DENTAL PLAN BENEFITS

HEALTH – MORE THAN $10,000

<table>
<thead>
<tr>
<th>Health Coverage</th>
<th>Per Visit / Purchase</th>
<th>Per Policy Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRESCRIPTION DRUGS &amp; VACCINATIONS</td>
<td>UP TO 80%</td>
<td>$3,500</td>
</tr>
<tr>
<td>ACUPUNCTURIST</td>
<td>80%</td>
<td>$500</td>
</tr>
<tr>
<td>CHIROPRACTOR</td>
<td>80%</td>
<td>$500</td>
</tr>
<tr>
<td>MASSAGE THERAPIST</td>
<td>80%</td>
<td>$500</td>
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<tr>
<td>NATUROPATH</td>
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<td>80%</td>
<td>$500</td>
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<tr>
<td>PHYSIOTHERAPIST</td>
<td>80%</td>
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<tr>
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<tr>
<td>SPEECH THERAPIST</td>
<td>80%</td>
<td>$500</td>
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<tr>
<td>PLUS: HOSPITALIZATION, TUTORIAL BENEFIT, AMBULANCE,</td>
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<tr>
<td>DENTAL ACCIDENT, MEDICAL EQUIPMENT, TUITION INSURANCE,</td>
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<tr>
<td>AND MORE.</td>
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</tbody>
</table>

DENTAL – UP TO $500

- Insured Portion
- Studentcare Dental Network Savings

PREVENTIVE SERVICES
Recall exams, cleanings, x-rays, scaling

BASIC SERVICES
Fillings, endodontics (root canals), periodontics (gum treatments)

TRAVEL – UP TO $5,000,000

Travel Coverage
- Amount Covered
- Eligible

TRAVEL HEALTH COVERAGE
Visit studentcare.ca to find out how you can extend coverage for a student exchange/internship.

MEDICAL INCIDENT
In case of a medical emergency.

TRIP CANCELLATION
Pre-paid, non-refundable trip expenses in case of a medical emergency.

TRIP INTERRUPTION
In case of a medical emergency.

VISION – UP TO $350

Vision Coverage
- Amount Covered
- Eligible Every

EYE EXAMS, EYEGlasses, OR CONTACT LENSES
Eye exams must be performed by a licensed optometrist. Receipts for eyeglasses and contact lenses must include the prescribed strength, or provide the detailed prescription.

LASER EYE SURGERY

EXTRACTION OF IMPACTED TEETH

MAJOR RESTORATIVE
Crowns, bridges, posts

TRAVEL – UP TO $5,000,000

Travel Coverage
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